Claims

1. A computer-based method of managing an insurance claim, comprising:

    (A)   sending over a network to a claimant a questionnaire about an incident;

    (B)   receiving over the network a response to the questionnaire;

    (C)   sending over the network to the claimant a request for at least one document associated with the incident, the request based on at least some of the received response to the questionnaire;

    (D)   receiving, storing, and maintaining the at least one document requested of the claimant;

    (E)   creating the insurance claim which includes the at least one document and the at least some of the response to the questionnaire; and

    (F)   assigning a credibility rating to the insurance claim based on the at least one document and at least some of the response to the questionnaire.

2. The method of claim 1 further comprising estimating a monetary value associated with the insurance claim.

3. The method of claim 1 further comprising submitting the insurance claim to an insurance company on behalf of the claimant.

4. The method of claim 1 further comprising negotiating terms of a claim settlement with the insurance company.

5. The method of claim 1 further comprising requesting an attorney to represent the claimant.

6. The method of claim 1 further comprising generating an abstract of the insurance claim.

7. The method of claim 1 further comprising editing the at least one document.

8.   The method of claim 1 further comprising electronically generating and storing notes associated with the insurance claim.

9.   The method of claim 1 wherein the network comprises the Internet.

10.   A computer-based system for managing an insurance claim, comprising:

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(A)   an electronic questionnaire module for sending over a network to a claimant a questionnaire about an incident;

(B)   a receiving module for receiving over the network a response to the questionnaire;

(C)   a document request module for sending over the network to the claimant a request for at least one document associated with the incident, the request based on at least some

10   of the received response to the questionnaire;

(D)   a receiving, storage, and maintenance module for receiving, storing, and maintaining the at least one document requested of the claimant;

(E)   an insurance claim creation module for creating the insurance claim which includes the at least one document and the at least some of the response to the

15   questionnaire; and

(F)   an insurance claim credibility assessment module for assigning a credibility rating to the insurance claim based on the at least one document and at least some of the response to the questionnaire.

11.   The system of claim 10 further comprising an insurance claim valuation module for

20   estimating a monetary value associated with the insurance claim.

12.   The system of claim 10 further comprising an insurance claim submission module for submitting the insurance claim to an insurance company on behalf of the claimant.

13.   The system of claim 10 further comprising an insurance claim negotiation module for negotiating terms of a claim settlement with the insurance company.

14.   The system of claim 10 further comprising an attorney request module for requesting an attorney.

15.   The system of claim 10 further comprising a claim abstract module for generating an abstract of the at least one insurance claim.

16.   The system of claim 10 further comprising an editing module for editing the at least one document.

17.   The system of claim 10 further comprising a note module for electronically generating and storing notes associated with the insurance claim.

18.   The system of claim 10 wherein the network comprises the Internet.

19.   A method of evaluating the credibility of an insurance claim, comprising:

(A)   sending over a network to a claimant a questionnaire about an incident;

(B)   receiving over the network a response to the questionnaire;

(C)   sending over the network to the claimant a request for at least one document associated the incident, the request based on at least some of the received response to the questionnaire; and

(D)   determining a credibility score based on the at least one document and the at least some of the received response to the questionnaire.

20.   The method of claim 19 further comprising reporting over the network to the claimant the credibility score and how the credibility score was calculated.

21   The method of claim 20 further comprising informing the claimant over the network about any documents not yet received that affect the calculation of the credibility score.